

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION		VOLUNTARY PETITION
IN RE <i>Figueroa, Denise S.</i>	NAME OF JOINT DEBTOR	
ALL OTHER NAMES used by the debtor in the last 6 years <i>NONE</i>	ALL OTHER NAMES used by the joint debtor in the last 6 years	
SOC. SEC. #/TAX I.D. # <i>xxx-xx-5363</i>	SOC. SEC. #/TAX I.D. #	
STREET ADDRESS OF DEBTOR <i>1039 W. North Shore Ave. Apt. 3B Chicago, IL. 60626</i> <div style="text-align: right; margin-top: 5px;"><i>Ph:</i></div>	STREET ADDRESS OF JOINT DEBTOR	
COUNTY OF RESIDENCE OR BUSINESS <i>Cook County</i>	COUNTY OF RESIDENCE OR BUSINESS	
MAILING ADDRESS OF DEBTOR <i>SAME</i>	MAILING ADDRESS OF JOINT DEBTOR	
BUSINESS DEBTOR'S PRINCIPAL ASSET LOCATION <i>NOT APPLICABLE</i>	VENUE	
	<input checked="" type="checkbox"/> Debtor's domicile, residence, or business assets were in this District for the 180 days preceding this petition.	
<b>INFORMATION REGARDING DEBTOR</b>		
DEBTOR TYPE: <input checked="" type="checkbox"/> <i>Individual</i> DEBT NATURE: <input checked="" type="checkbox"/> <i>Non-Business/Consumer</i>	CHAPTER/SECTION: <input checked="" type="checkbox"/> <i>Chapter 13</i> SMALL BUSINESS: <input type="checkbox"/> Debtor is a small business - 11 USC 101 <input type="checkbox"/> Elects small business - 11 USC 1121(e) FILING FEE: <input checked="" type="checkbox"/> <i>attached</i>	
	NAME AND ADDRESS OF LAW FIRM OR ATTORNEY <i>Neal Feld 500 N. Michigan, Ste. 300 Chicago, Illinois 60611</i>  Telephone No. <i>(312) 396-4130</i>	
	ATTORNEY(S) REPRESENTING DEBTOR <i>Neal Feld</i>	
	<input type="checkbox"/> Debtor r	
<b>STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. § 1106)</b>		
<input checked="" type="checkbox"/> Funds will not be available for unsecured creditors.		
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> <i>1-15</i>		
ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> <i>Under 50</i>		
ESTIMATED LIABILITIES (thousands): <input checked="" type="checkbox"/> <i>Under 50</i>		
ESTIMATED NO. OF EMPLOYEES: <input checked="" type="checkbox"/> <i>Not Applicable</i>		
ESTIMATED EQUITY SECURITY HOLDERS: <input checked="" type="checkbox"/> <i>Not Applicable</i>		

U.S. Bankruptcy Court  
Northern District Of Illinois

Filed: 11/15/2004

Time: 9:14:20

Debtor: DENISE S FIGUEROA

Case: 04-42242 Fee: 194

Chapter: 13 Rec. #: 3111021

Judge: Susan Pierson Sonderby

341 mtg: 12/13/2004 @ 12:30PM

ConfHrg: 12/30/2004 @ 10:30AM

Trustee: TOM VAUGHN



1:04BK42242-BK001

Debtor: *Denise S. Figueroa*

Case No.:

<b>FILING OF PLAN</b>		
For Chapter 9, 11, 12 and 13 cases only. <input checked="" type="checkbox"/> Debtor's proposed plan dated _____ is attached.		
<b>PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS</b>		
Location Where Filed <i>NONE</i>	Case Number	Date Filed
<b>PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR</b>		
Name of Debtor <i>NONE</i>	Case Number	Date
Relationship	District	Judge
<b>REQUEST FOR RELIEF</b>		
Debtor requests relief under the U.S. Code title 11 chapter specified in this petition.		
<b>SIGNATURES</b>		
Attorney		
X <u><i>Neal Feld</i></u> Date: <u><i>11/12/04</i></u> Attorney: <i>Neal Feld</i>		
<b>INDIVIDUAL DEBTOR</b> I declare under penalty of perjury that the information provided in this petition is true and correct. X <u><i>Denise S. Figueroa</i></u> Date: <u><i>11/12/04</i></u> Debtor: <i>Denise S. Figueroa</i>	<b>CORPORATE OR PARTNERSHIP DEBTOR</b> I declare under penalty of perjury that the information in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. X _____ Signature of Authorized Individual Name: Title: _____ Date: _____  *If the Debtor is a corporation filing under chapter 11, Exhibit "A" is attached and made part of this petition.	
<b>TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 S322)</b> I am aware that I may proceed under chapter 7, 11, or 12, or 13 of title 11, U.S. Code understand the relief available under such chapter and choose to proceed under chapter 7 of such title. If I am represented by an attorney Exhibit "B" has been completed.  X <u><i>Denise S. Figueroa</i></u> Date: <u><i>11/12/04</i></u> Debtor: <i>Denise S. Figueroa</i>	<b>CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 USC S110)</b> I certify that I am a bankruptcy petition preparer as defined in 11 USC S110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  Name of Bankruptcy Petition Preparer: _____  All Others Who Assisted in Preparation: _____  X _____ Signature of Preparer  Failure to comply may result in fines or imprisonment or both. 11 USC S110; 18 USC S156	
<b>EXHIBIT "B"</b> I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under such chapter.  X <u><i>Neal Feld</i></u> Date: <u><i>11/12/04</i></u> Attorney: <i>Neal Feld</i>		

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re *Denise S. Figueroa*

Case No.  
Chapter 13  
/ Debtor

Attorney for Debtor: Neal Feld

**STATEMENT Pursuant to Rule 2016(b)**

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:
  - a) For legal services rendered, or to be rendered in contemplation of  
and in connection with this case . . . . . \$ 2,200.00
  - b) Prior to the filing of this Statement, Debtor(s) has paid. . . . . 0.00
  - c) Balance Due . . . . . 2,200.00
3. The Filing Fee *has been paid*.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, U.S.C.
  - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*none other.*
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and *none other.*
7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:  
*None.*
8. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: *None.*

Dated: *11/14/04*

Respectfully submitted,

*Neal Feld*

Attorney for Debtor: *Neal Feld*  
500 N. Michigan, Ste. 300  
Chicago, Illinois 60611

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### **Chapter 7: Liquidation (\$130 filing fee plus \$45 administrative fee)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to the priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### **Chapter 11: Reorganization (\$800 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12: Family farmer (\$200 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

11/12/04  
Date

  
Signature of Debtor

Case Number

Debtor Copy / Court Copy  
(B 201 Rev 1/95)

In re: Denise S. Figueroa / Debtor Case No.

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. Aronson Furniture Co. 3421 W. 47th St. Chicago, IL. 60632	Purchase Money Security Furniture Value: \$ 1,080.00	\$ 1,958.55	\$ 878.55
Louis S. Freedman PO Box 3107 Naperville IL. 60566	Representing: Aronson Furniture Co.		
2. Account No. Daimler Chrysler LLC PO Box 9223 Farmington Hills MI 48333	Auto Loan 2002 Jeep Grand Cherokee Value: \$ 15,500.00	\$ 14,377.00	\$ 0.00

No continuation sheets attached

Subtotal: \$ 16,335.55  
Total: \$ 16,335.55

In re: Denise S. Figueroa / Debtor Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. AT&T Broadband c/o Credit Protection 13355 Noel Road Dallas TX 75240	Utility bills	\$ 55.00
2. Account No. Bell South FL c/o NCO Financial Systems PO Box 41466 Philadelphia PA 19101	Utility bills	\$ 155.00
3. Account No. Bil-Mar Management LLC 1333 N. Kingsbury, Ste 101 Chicago, IL. 60622	Rent Arrearage	\$ 3,535.16
4. Account No. Cetegy Check Service 2420 Sweet Home Road #150 Amhest NY 14228	overdraft check	\$ 49.99
5. Account No. Check into Cash Po Box 550 Cleveland, TN 37364	Personal Loan	\$ 500.00
6. Account No. Cingular c/o Anderson Financial Network PO Box 3427 Bloomington IL 61702	Cell Phone	\$ 140.00
7. Account No. City of Chicago Bureau of Parking 333 S. State LL30 Chicago IL 60604	Parking Tickets License Plate 2539274IL	\$ 1,070.00
8. Account No. Comcast 6609 Stanley Ave Berwyn IL.	Utility bills	\$ 1,431.00

2 continuation sheets attached

Subtotal: \$ 6,936.15

In re: Denise S. Figueroa

/ Debtor

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
9. Account No. Commonwealth Edison & Co System Credit/Bankruptcy Dept. 2100 Swift Drive Oak Brook IL 60523	Utility bills	\$ 900.00
10. Account No. 03 M1 129324 Fred Allen 5495 N. Sheridan Road Chicago, IL. 60640  Witek Law Offices Representing: Fred Allen 5600 N. River Road, Ste. 800 Rosemont, IL. 60018	Personal Loan	\$ 16,580.58
11. Account No. 04 M1 147304 Fred Allen 5495 N. Sheridan Road Chicago, IL. 60640	Rent Arrearage	\$ 836.00
12. Account No. Geico One Geico Center Macon GA 31201	Insurance Premium	\$ 250.00
13. Account No. Household Bank Po Box 98706 Las Vegas, NV 89193	Credit card purchases	\$ 1,791.00
14. Account No. Negron, Veronica & David c/o West Town Community Law Of 2502 W. Division St. Chicago, IL. 60622	Rent Arrearage	\$ 700.00
15. Account No. Nicor Gas Attn: Bankruptcy & Collections PO Box 549 Aurora IL 60507	Utility bills	\$ 94.00

In re: Denise S. Figueroa

/ Debtor

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
16. Account No. People Gas The Prudential Bld Attn: Special Projects 130 E Randolph Drive Chicago IL 60601	Utility bills	\$ 413.00
17. Account No. Public Storage Inc. c/o Allied Interstate Inc 300 Corporate Exch Columbus OH 43231	Storage Space	\$ 179.00
18. Account No. Rush Presbyterian c/o Harvard Collection Service 4839 N Elston Chicago, IL. 60630	Medical bills	\$ 349.00
19. Account No. SBC Ameritech Illinois Bankruptcy Department 646 Chicago RD Chicago Height, IL 60411	Utility bills	\$ 206.00
20. Account No. TCF National Bank IL c/o American Collection Corp 919 W. Estes Schaumburg, IL. 60193	overdraft check	\$ 233.00
21. Account No. Triad Financial 7711 Center Ave. 250 Huntington Beach CA 92647	Auto Loan Deficiency	\$ 9,605.00
22. Account No. Village Of Chicago Ridge 10552 S. Ridgeland Ave. Chicago Ridge, IL. 60415	Parking Tickets	\$ 1,250.00